

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: §
§
PAUL KEVIN MALZONE § Case No. 09-30716
DEBRA MARIE MALZONE §
§
Debtor(s) §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Gregg Szilagyi, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:
(Without deducting any secured claims)

Assets Exempt:

Total Distributions to Claimants:

Claims Discharged
Without Payment:

Total Expenses of Administration:

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)				
PRIORITY UNSECURED CLAIMS (from Exhibit 6)				
GENERAL UNSECURED CLAIMS (from Exhibit 7)				
TOTAL DISBURSEMENTS	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: _____ By: /s/Gregg Szilagy
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
TOTAL GROSS RECEIPTS		\$

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	1 CCO Mortgage Corp. Attn: Bankruptcy Dept. 2812 Emerywood P					
	2 CCO Mortgage Corp. Attn: Bankruptcy Dept. 2812 Emerywood P					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	3 Citimortgage INC Attn: Bankruptcy Dept. Po Box 9438 Gaithe					
	4 First American Bank Attn: Bankruptcy Dept. PO Box 0794 Elk					
	5 Harris N A Attn: Bankruptcy Dept. Po Box 94034 Palatine IL					
TOTAL SECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Gregg Szilagyi					
Gregg Szilagyi					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Allison Malzone Attn: Bankruptcy Dept. 14044 Cheswick Dr. Or					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	1 Antonietti & Associates Attn: Bankruptcy Dept. 1461 Ring R					
	10 Environmental & Resp Med Attn: Bankruptcy Dept. 10660 W 1					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	11 Equifax Attn: Bankruptcy Dept. P.O. Box 740241 Atlanta GA					
	12 Experian Attn: Bankruptcy Dept. P.O. Box 2002 Allen TX 75					
	13 Fifth Third BANK Attn: Bankruptcy Dept. 5050 Kingsley Dr					
	14 MiraMed Revenue Group Bankruptcy Department Dept. 77304,					
	15 THD/CBSD Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls S					
	16 TransUnion Attn: Bankruptcy Dept. P.O. Box 1000 Chester P					
	2 BANK OF America Attn: Bankruptcy Dept. Pob 17054 Wilmington					
	3 Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond V					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	4 CHASE Attn: Bankruptcy Dept. 800 Brooksedge Blvd Westervil					
	5 CITI Attn: Bankruptcy Dept. Po Box 6241 Sioux Falls SD 571					
	6 CITI FLEX Attn: Bankruptcy Dept. Po Box 6241 Sioux Falls S					
	7 Comcast Bankruptcy Department 11621 E. Marginal Way 5 Tukw					
	8 Commerce BK Attn: Bankruptcy Dept. 911 Main St Kansas City					
	9 Discover FIN SVCS LLC Attn: Bankruptcy Dept. Po Box 15316					
5	Chase Bank USA, N.A.					
4	Commerce Bank					
1	DISCOVER BANK					
7	Fia Card Services, NA/Bank of America					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
6	GE Money Bank dba CARECREDIT/GEMB					
3	PYOD LLC its successors and assigns as assignee of					
2	PYOD LLC its successors and assigns as assignee of					
TOTAL GENERAL UNSECURED CLAIMS			\$	\$	\$	\$

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 09-30716 JPC Judge: Jacqueline P. Cox
Case Name: PAUL KEVIN MALZONE
DEBRA MARIE MALZONE
For Period Ending: 03/26/12

Trustee Name: Gregg Szilagyi
Date Filed (f) or Converted (c): 08/20/09 (f)
341(a) Meeting Date: 10/05/09
Claims Bar Date: 05/03/10

Exhibit 8

	1	2	3	4	5	6
	Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	5758 S Kostner, Chicago, IL 60629 - Debtor's primary residen	300,000.00	0.00	DA	0.00	0.00
2	14045 Oak Ridge Dr. Homer Glen, IL 60491 - (Joint Debtors pr	300,000.00	0.00	DA	0.00	0.00
3	checking account with Harris Bank	300.00	0.00	DA	0.00	0.00
4	checking account with Marquette Bank	200.00	0.00	DA	0.00	0.00
5	checking account with National Savings--used for security de	1,800.00	0.00	DA	0.00	0.00
6	Household goods; TV, VCR, stereo, sofa, vacuum, table, chair	4,500.00	0.00	DA	0.00	0.00
7	Books, Compact Discs, Tapes/Records, Family Pictures	200.00	0.00	DA	0.00	0.00
8	Necessary wearing apparel.	50.00	0.00	DA	0.00	0.00
9	Earrings, watch, costume jewelry, wedding rings	300.00	0.00	DA	0.00	0.00
10	Term Life Insurance - No Cash Surrender Value.	0.00	0.00	DA	0.00	0.00
11	Whole Life Insurance- beneficiaries are Debtor's wife and ch	3,900.00	0.00	DA	0.00	0.00
12	Pension w/ Employer/Former Employer - 100% Exempt.	70,000.00	0.00	DA	0.00	0.00
13	Harris N A - 2003 Chevrolet Silverado	8,625.00	360.00	DA	0.00	360.00
14	2003 Chrysler Town and Country	3,075.00	0.00	DA	0.00	0.00
15	1997 Acura RL with over 192,000 miles	1,950.00	0.00	DA	0.00	0.00
16	2003 Harley-Davison Road King Classic	11,220.00	11,220.00		7,500.00	FA
17	Family Pets/Animals.	0.00	Unknown	DA	0.00	Unknown
INT	Post-Petition Interest Deposits (u)	Unknown	N/A		2.35	Unknown

TOTALS (Excluding Unknown Values)

\$706,120.00

\$11,580.00

\$7,502.35

Gross Value of Remaining Assets
\$360.00
(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit 8

Case No: 09-30716 JPC
Case Name: PAUL KEVIN MALZONE
DEBRA MARIE MALZONE
For Period Ending: 03/26/12

Judge: Jacqueline P. Cox

Trustee Name: Gregg Szilagyi
Date Filed (f) or Converted (c): 08/20/09 (f)
341(a) Meeting Date: 10/05/09
Claims Bar Date: 05/03/10

Initial Projected Date of Final Report (TFR): 12/31/10

Current Projected Date of Final Report (TFR): //

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Exhibit 9

Case No: 09-30716
Case Name: PAUL KEVIN MALZONE
DEBRA MARIE MALZONE
Taxpayer ID No: XX-XXX9986
For Period Ending: 03/26/12

Trustee Name: Gregg Szilagyi
Bank Name: Bank of America
Account Number/CD#: XXXXXX2008 - MONEY MARKET ACCOUNT
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
03/09/10	16	MALZONE, PAUL KEVIN 14045 OAK RIDGE DRIVE HOMER GLEN, IL 60491	sale of motorcycle proceeds	1129-000	7,500.00		7,500.00
03/31/10	INT	Bank of America	Interest Rate 0.030	1270-000	0.10		7,500.10
04/30/10	INT	Bank of America	Interest Rate 0.030	1270-000	0.18		7,500.28
05/28/10	INT	Bank of America	Interest Rate 0.030	1270-000	0.18		7,500.46
06/30/10	INT	Bank of America	Interest Rate 0.030	1270-000	0.19		7,500.65
07/30/10	INT	Bank of America	Interest Rate 0.030	1270-000	0.18		7,500.83
08/31/10	INT	Bank of America	Interest Rate 0.030	1270-000	0.20		7,501.03
09/30/10	INT	Bank of America	Interest Rate 0.030	1270-000	0.18		7,501.21
10/29/10	INT	Bank of America	Interest Rate 0.030	1270-000	0.19		7,501.40
11/30/10	INT	Bank of America	Interest Rate 0.030	1270-000	0.19		7,501.59
12/31/10	INT	Bank of America	Interest Rate 0.030	1270-000	0.19		7,501.78
01/31/11	INT	Bank of America	Interest Rate 0.030	1270-000	0.19		7,501.97
02/28/11	INT	Bank of America	Interest Rate 0.010	1270-000	0.06		7,502.03
03/31/11	INT	Bank of America	Interest Rate 0.010	1270-000	0.06		7,502.09
04/29/11	INT	Bank of America	Interest Rate 0.010	1270-000	0.06		7,502.15
05/31/11	INT	Bank of America	Interest Rate 0.010	1270-000	0.07		7,502.22
06/30/11	INT	Bank of America	Interest Rate 0.010	1270-000	0.06		7,502.28
07/29/11	INT	Bank of America	Interest Rate 0.010	1270-000	0.06		7,502.34
08/04/11	INT	Bank of America	Interest	1270-000	0.01		7,502.35
08/04/11		Transfer to Acct#XXXXXX9350	Transfer of Funds	9999-000		7,502.35	0.00

COLUMN TOTALS	7,502.35	7,502.35	0.00
Less: Bank Transfers/CD's	0.00	7,502.35	
Subtotal	7,502.35	0.00	
Less: Payments to Debtors	0.00	0.00	
Net	7,502.35	0.00	

Page Subtotals	7,502.35	7,502.35	
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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-30716
Case Name: PAUL KEVIN MALZONE
DEBRA MARIE MALZONE
Taxpayer ID No: XX-XXX9986
For Period Ending: 03/26/12

Trustee Name: Gregg Szilagyi
Bank Name: Bank of America
Account Number/CD#: XXXXXX9350 - CHECKING ACCOUNT
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
08/04/11		Transfer from Acct#XXXXXX2008	Transfer of Funds	9999-000	7,502.35		7,502.35
08/04/11	001001	GREGG SZILAGYI 542 South Dearborn Street Suite 1060 Chicago, Illinois 60605	(Final distribution to Claim (no claim number), representing a Payment of per court order.)	2100-000		1,500.24	6,002.11
08/04/11	001002	DISCOVER BANK DFS Services LLC PO Box 3025 New Albany, Ohio 43054-3025	(Final distribution to Claim 1, representing a Payment of 4.69% per court order.)	7100-000		547.75	5,454.36
08/04/11	001003	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	(Final distribution to Claim 2, representing a Payment of 4.69% per court order.)	7100-000		2,441.44	3,012.92
08/04/11	001004	PYOD LLC its successors and assigns as assignee of Citibank c/o Resurgent Capital Services PO Box 19008 Greenville, SC 29602-	(Final distribution to Claim 3, representing a Payment of 4.69% per court order.)	7100-000		45.59	2,967.33
08/04/11	001005	Commerce Bank P O BOX 419248 KCREC-10 Kansas City, MO 64141-6248	(Final distribution to Claim 4, representing a Payment of 4.69% per court order.)	7100-000		878.43	2,088.90
08/04/11	001006	Chase Bank USA, N.A. PO Box 15145 Wilmington, DE 19850-5145	(Final distribution to Claim 5, representing a Payment of 4.69% per court order.)	7100-000		1,101.68	987.22

Page Subtotals

7,502.35

6,515.13

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-30716
Case Name: PAUL KEVIN MALZONE
DEBRA MARIE MALZONE
Taxpayer ID No: XX-XXX9986
For Period Ending: 03/26/12

Trustee Name: Gregg Szilagyi
Bank Name: Bank of America
Account Number/CD#: XXXXXX9350 - CHECKING ACCOUNT
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
08/04/11	001007	GE Money Bank dba CARECREDIT/GEMB Care of Recovery Management Systems Corp 25 SE 2nd Ave Ste 1120 Miami FL 33131	(Final distribution to Claim 6, representing a Payment of 4.69% per court order.)	7100-000		7.41	979.81
08/04/11	001008	Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809 Oklahoma City, OK 73124-8809	(Final distribution to Claim 7, representing a Payment of 4.69% per court order.)	7100-000		979.81	0.00

COLUMN TOTALS	7,502.35	7,502.35	0.00
Less: Bank Transfers/CD's	7,502.35	0.00	
Subtotal	0.00	7,502.35	
Less: Payments to Debtors	0.00	0.00	
Net	0.00	7,502.35	

TOTAL OF ALL ACCOUNTS
MONEY MARKET ACCOUNT - XXXXXX2008
CHECKING ACCOUNT - XXXXXX9350

Total Allocation Receipts: 0.00
Total Net Deposits: 7,502.35
Total Gross Receipts: 7,502.35

NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
7,502.35	0.00	0.00
0.00	7,502.35	0.00
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7,502.35	7,502.35	0.00
=====	=====	=====
(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand

Page Subtotals 0.00 987.22